

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF GEORGIA

IN RE: : CHAPTER 13  
Ralph Petty Sr. & :  
Georgine Petty, :  
Debtors. : CASE NO. 06-10616-jdw

CHAPTER 13 PLAN

1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee and the debtor (s) (or the debtor's (s') employer) shall pay to the trustee the sum of \$261.00 monthly.
2. From the payments so received, the trustee shall make disbursements as follows:
  - (a) The Trustee percentage fee as set by the United States Trustee.
  - (b) The monthly payments will be made on the following long-term debts: (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim.)

<u>NAME OF CREDITOR</u>	<u>PAYMENT AMOUNT</u>	<u>MONTH OF FIRST PAYMENT UNDER PLAN</u>
NONE		

(c) Preconfirmation adequate protection payments will be made to the following secured creditors and holders of executory contracts within 30 days of the Order for Relief. If payments are made by the debtor, these payments can be deducted from the plan payment above until confirmation. After confirmation these payments will be made as part of the regular disbursement by the Trustee's office:

<u>NAME OF CREDITOR</u>	<u>AMOUNT DUE</u>	<u>VALUE</u>	<u>INT.</u>	<u>COLLATERAL</u>	<u>TO BE PAID</u>
NONE					

- (d) Attorney fees ordered pursuant to 11 U.S.C. § 507(a)(2) of \$2,064.00 to be paid per local rule in effect now.
- (e) After the above are paid, distributions will be made to cure arrearages and other secured debts whose claims are duly proven and allowed as follows:

<u>NAME OF CREDITOR</u>	<u>AMOUNT DUE</u>	<u>VALUE</u>	<u>INT.</u>	<u>COLLATERAL</u>	<u>TO BE PAID</u>
Capital One Auto	\$17,341.00	\$7,725.00	7%	1999 Chevrolet Suburban	\$184.99

- (f) The following collateral is surrendered to the creditor:

<u>NAME OF CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>
NONE	

- (g) The following domestic support obligations will be paid over the life of the plan as follows: (These payments will/will not be made simultaneously with payment of the secured debt and will/will not include interest at the rate of \_\_\_\_%. Interest can only be included if the plan is proposing to pay all claims in full.)

<u>NAME OF CREDITOR</u>	<u>PAYMENT AMOUNT</u>
NONE	

- (h) The following unsecured claims are classified to be paid at 100%. These payments will/will not be paid simultaneously with payment of the secured debt:
- NONE

- (i) All other 11 U.S.C. §507 priority claims, unless already listed under 2(g), will be paid in full over the life of the plan as funds become available in the order specified by law.

- (j) The debtor(s) will be the disbursing agent on the following debts:
- Countrywide Home Loans to be paid \$810.63 per month for 1<sup>st</sup> mortgage on house and land.
- GMAC Mortgage to be paid \$195.00 per month for 2<sup>nd</sup> mortgage on house and land.

- (k) Special Provisions:

- (1) Upon discharge, all non-purchase money, non-possessory liens and/or judicial statutory liens in favor of the above secured creditors will be avoided pursuant to 11 U.S.C. §522(f). Upon notice of discharge the creditors shall cancel said lien(s) of record within 15 days of notice.
- (2) Within 30 days of completion of payments of the secured debt and discharge of debtor, **CAPITAL ONE**

**AUTO** shall surrender the title of the vehicle to the debtor with their lien satisfied.

(3) DEBTORS REQUEST A PAYROLL DEDUCTION ORDER BE ENTERED IN THE COURT AS SOON AS POSSIBLE.

(l) General unsecured creditors whose claims are duly proven and allowed will be paid

(1) 0 % dividend or a prorata of \$\_\_\_\_\_, whichever is greater; or

(2) the debtor(s) will make payments for 48 months.

07/18/06

DATE

/s/ Ralph Petty Sr.

DEBTOR:

07/18/06

DATE

/s/ Georgine Petty

DEBTOR